

EXHIBIT A

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
GALVESTON DIVISION

JASON STELL,

Plaintiff,

v.

CARRINGTON MORTGAGE
SERVICES, LLC.

Defendants.

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CIVIL ACTION NO. 3:25-cv-00040

**DECLARATION IN SUPPORT OF DEFENDANT CARRINGTON MORTGAGE
SERVICES LLC'S MOTION FOR SUMMARY JUDGMENT**

My name is **Terrence Morley**. I am over 18 years of age, sound mind, and capable of making this affidavit. The facts stated in this affidavit are within my personal knowledge and are true and correct. I am a Director at Carrington Mortgage Services, LLC and make this affidavit within my authority as Director.

1. Carrington is the servicer in connection with Plaintiff Jason Stell's ("Plaintiff") Note and Deed of Trust (collectively, the "Loan") executed on October 29, 2014, encumbering the real property located at 1867 Garnet Breeze Drive, Rosharon, Texas 77583 (the "Property"). The documents attached hereto as Exhibits A-1 through A-15 were kept by Carrington in the regular course of business, and it was Carrington's regular course of business for an employee or representative of Carrington, with knowledge of the act or event to make this record or to transmit the information to be included in this record. The record was made at or near the time or reasonably soon after the act or event that was recorded. The record attached to this affidavit is the original or exact duplicate of the original.

2. Carrington has serviced the Loan since October 1, 2015, and remains the current service as of the date of execution of this Declaration.

3. Exhibit A-1 is a true and correct copy of the Note Plaintiff executed on October 29, 2025, in favor of Guild Mortgage Company in regard to the purchase of the Property.

4. Exhibit A-2 is a true and correct copy of the Deed of Trust dated October 29, 2025, and recorded in the recorded in the Official Public Records of Brazoria County, Texas as Document No. 2014047190.

5. Exhibit A-3 is a true and correct copy of the Loan Modification Agreement executed by Plaintiff dated July 13, 2018, and recorded in the Official Public Records of Brazoria County, Texas as Document No. 2018036610.

6. Exhibit A-4 is a true and correct copy of the Assignment from Mortgage Electronic Registration Systems, Inc. as Nominee for Guild Mortgage Company, to J.P. Morgan Mortgage Acquisition Corp. dated and recorded in the Official Public Records of Brazoria County, Texas as Document No. 2018038840.

7. Exhibit A-5 is a true and correct copy of a Notice of Intent to Foreclose dated February 6, 2019, mailed by Carrington to Plaintiff through certified mail.

8. Exhibit A-6 is a true and correct copy of a Notice of Intent to Foreclose dated March 9, 2019, mailed by Carrington to Plaintiff through certified mail.

9. Exhibit A-7 is a true and correct copy of a Notice of Intent to Foreclose dated October 8, 2019, mailed by Carrington to Plaintiff through certified mail.

10. Exhibit A-8 is a true and correct copy of a Notice of Intent to Foreclose dated December 7, 2019, mailed by Carrington to Plaintiff through certified mail.

11. Exhibit A-9 is a true and correct copy of a Notice of Intent to Foreclose dated January 1, 2020, mailed by Carrington to Plaintiff through certified mail.

12. Exhibit A-10 is a true and correct copy of a Notice of Intent to Foreclose dated February 6, 2020, mailed by Carrington to Plaintiff through certified mail.

13. Exhibit A-11 is a true and correct copy of a Notice of Intent to Foreclose dated March 8, 2020, mailed by Carrington to Plaintiff through certified mail.

14. Exhibit A-12 is a true and correct copy of a Disaster Declaration Notice dated July 16, 2024, mailed by Carrington to Plaintiff in response to Hurricane Beryl.

15. After Carrington mailed the Disaster Declaration Notice, Plaintiff submitted a Loss Mitigation application to Carrington on or about August 20, 2020.

16. Exhibit A-13 is a true and correct copy of the Home Liquidation Notice and Loss Mitigation Evaluation Notice mailed to Plaintiff on or about August 29, 2024.

17. Carrington never received a response from Plaintiff with respect to the August 29, 2024, referenced in paragraph 15 above.

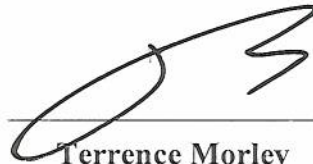
18. Exhibit A-14 is a true and correct copy of the Notice of Acceleration and Notice of Substitute Trustee's Sale dated December 4, 2024.

19. Exhibit A-15 is a true and correct copy of the Payment History for Plaintiff's Note.

20. Plaintiff is in default on the terms of the Note due to failure to make monthly mortgage payments. He is currently due for the February 1, 2020. As of August 18, 2025, he owes \$270,028.61 to pay off the Note.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on SEP 19 2025, 2025.

A handwritten signature in black ink, consisting of a large, stylized 'T' followed by a series of loops and a final sharp stroke.

Terrence Morley
Director, Loss Mitigation
Carrington Mortgage Services, LLC